

Application No. 09/918,781
Amendment "A" dated August 29, 2005
Reply to Office Action mailed May 27, 2005

AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) In a computer system maintained by an account issuer, a method for executing a financial transaction using an account having an associated limited-use account number and an associated transaction card, comprising the acts of:

issuing a limited-use account number associated with the account at a computer in the computer system, the limited-use account number remaining inactive until the account holder requests activation thereof;

receiving a communication at the computer from a transaction card, in response to the account holder using the transaction card to initiate communication with the computer system; receiving said communication, wherein said communication represents includes a request for activation of the limited-use number;

activating the limited-use account number at the computer in response to said communication from the transaction card;

transferring funds from the account in response to the account holder making an authorization using the limited-use number; and

deactivating the limited-use account number such that the deactivated limited-use account number cannot be used to transfer funds until another request for activation is made by the account holder.

2. (Original) A method as defined in claim 1, wherein the act of deactivating the limited-use account number is conducted upon expiration of a specified period of time that begins when the act of activating the limited-use account number is conducted.

3. (Original) A method as defined in claim 1, wherein the act of deactivating the limited-use account number is conducted after the act of transferring funds from the account is repeated a specified number of times.

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4. (Original) A method as defined in claim 1, wherin the act of deactivating the limited-use account number is conducted after the act of executing a transaction of having a dollar amount specified by the account holder.

5. (Original) A method as defined in claim 1, wherein the account information further includes a private identifier associated with the account holder, wherein the act of activating the account number is conducted only after the account holder transmits a copy of the private identifier to the account issuer.

6. (Original) A method as defined in claim 1, further comprising the act of establishing the account, wherein the account represents a line of credit provided for the account holder.

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7. (Currently Amended) In a computer system maintained by an account issuer, a method for executing a financial transaction, comprising the acts of:

issuing a first account number associated with an account established by the account issuer at a computer of the computer system, the first account number being activated such that an account holder associated with the account is capable of repeatedly authorizing funds to be transferred from the account using the first account number;

issuing a second account number associated with the account at the computer, the second account number remaining inactive until the account holder requests activation thereof;

receiving a communication at the computer in response to an account holder using a transaction card at a card reader, the communication including a request for activation;

activating the second account number in response to [(a)] the request for activation that is communicated by the account holder to the account issuer using a transaction card;

transferring funds from the account in response to the account holder making an authorization using the second account number; and

deactivating the second account number.

8. (Original) A method as defined in claim 7, further comprising the act of transferring funds from the account in response to the account holder making another authorization, wherein the other authorization is made using the first account number, the first account remaining activated after the funds have been transferred.

9. (Original) A method as defined in claim 7, wherein the act of deactivating the second account number is conducted upon expiration of a specified period of time that begins when the act of activating the second account number is conducted.

10. (Original) A method as defined in claim 7, wherein the act of deactivating the second account number is conducted when the act of transferring funds from the account has been conducted a specified number of times.

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11. (Original) A method as defined in claim 7, further comprising the act of establishing the account, wherein the account represents a line of credit provided for the account holder.
12. (Original) A method as defined in claim 7, further comprising the act of establishing the account, wherein the account is a deposit account to which the account holder deposits funds.

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13. (Currently Amended) In a computer system maintained by an intermediary institution, a method for enabling an account number issued by another financial institution to be used to execute a financial transaction under limited conditions, comprising the acts of:

issuing a limited-use account number to an account holder at a computer of a intermediary institution, wherein the limited-use number is associated by the intermediary institution to a regular account number issued by a the other financial institution to the account holder;

activating the limited-use account number in response to a request made by the account holder using a transaction card, wherein the transaction card includes encoded data that allows the account holder to activate the limited-use account number and wherein the encoded data is included in the request;

receiving a request from the account holder for the transfer of funds, the request from the account holder having been made using the limited-use account number;

in response to the request from the account holder, issuing a request for the transfer of funds to the other financial institution using the associated regular account number, resulting in the other financial institution transferring funds; and

deactivating limited-use account number.

14. (Original) A method as defined in claim 13, wherein the act of deactivating the limited-use account number is conducted upon expiration of a specified period of time that begins when the act of activating the limited-use account number is conducted.

15. (Original) A method as defined in claim 13, wherein the act of deactivating the second account number is conducted when the act of issuing a request from the account holder for the transfer of funds has been conducted a specified number of times.

16. (Original) A method as defined in claim 13, further comprising, prior to the act of receiving the request from the account holder for the transfer of funds, the acts of:

receiving a request from a merchant for verification of the availability of the funds using the limited-use account number;

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issuing a request to the account issuer for verification of the funds using the associated regular account number;
receiving a response to the request to the account issuer; and
forwarding the response to the merchant.

17. (Original) A method as defined in claim 13, wherein the act of receiving a request from the account holder for the transfer of funds is conducted after communication has been established with the computer system by the account holder using a transaction card.

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18. (Currently Amended) A method for executing a financial transaction using an account having an associated limited-use account number and an associated transaction card, comprising the acts of:

receiving a limited-use account number associated with an account established by an account issuer at a computer of the account issuer, the limited-use account number remaining inactive until the account holder requests activation thereof;

using the transaction card to initiate communication with the account issuer;

requesting activation of the limited-use account number under a limited-use condition according to encoded data on the transaction card that enables the account holder to activate the limited-use account number, wherein the encoded data is received by the computer of the account issuer during activation of the limited-use account number; and

after activation of the limited-use account number, authorizing a transfer of funds using the limited-use account number under the limited-use condition, wherein the limited-use account number is deactivated after the limited-use condition is satisfied.

19. (Original) A method as defined in claim 18, wherein the act of initiating communication is conducted in response to the account holder activating a card reader using the transaction card.

20. (Original) A method as defined in claim 18, wherein the act of requesting activation of the limited-use account number further comprises the act of selecting, by the account holder, a specific time after which the limited-use number will become deactivated.

21. (Original) A method as defined in claim 18, wherein the act of requesting activation of the limited-use account number further comprises the act of selecting, by the account holder, a number a specific number of transactions after which the limited-use account number will become deactivated.